

Information to identify the case:

Debtor 1 **Melissa G Krumbein**

Social Security number or ITIN **xxx-xx-5151**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN _ _ _ _ _

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **20-12128-BFK**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Melissa G Krumbein

February 1, 2021

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Melissa G Krumbein
Debtor

Case No. 20-12128-BFK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9
Date Rcvd: Feb 01, 2021

User: chandlerk
Form ID: 318

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2021:

Recip ID	Recipient Name and Address
db	Melissa G Krumbein, 450 N Washington St Apt 312, Falls Church, VA 22046-3454
15470830	C&F Bank, PO Box 790408, Saint Louis, MO 63179-0408
15470831	C&F Bank, Po Box 6335, Fargo, ND 58125-6335
15470834	+ CBE/Dominion Energy VA, PO Box 2547, Waterloo, IA 50704-2547
15470833	+ Capital One, PO Box 21887, Saint Paul, MN 55121-0887
15470836	+ Client Services/Chase Bank, 3451 Harry S Truman, St Charles, MO 63301-4047
15470837	Cody T Murphey Esq, Eckert Seamans, 919 E Main St Ste 1300, Richmond, VA 23219-4624
15470838	County of Henrico Waterr, Po Box 90775, Henrico, VA 23228-9775
15470840	E Duffy Myrtetus Esq, Eckert Seamans, 919 E Main St Ste 1300, Richmond, VA 23219-4624
15470842	Henrico GDC, Attn Civil, 4301 E Parham Rd, Henrico, VA 23228-2745
15470845	+ L.L. Bean Mastercard/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15470846	+ Liberty Mutual, 175 Berkeley St, Boston, MA 02116-3350
15470850	+ MRS BPO LLC, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
15470849	+ Midland Credit Management, 320 E. BIG BEAVER RD. STE 300, Troy, MI 48083-1271
15470851	Old Towne Retail Investments, LLC, 1545 Faraday Ave, Carlsbad, CA 92008-7449
15470854	+ Target/TD Bank, 7000 Target Pkwy N, Mail Stop NCD-0450, Minneapolis, MN 55445-4301
15470855	Towne Insurance Agency, 301 Bendix Rd Ste 300, Virginia Bch, VA 23452-1385
15470856	+ United Collection Bureau, 5620 Southwyck Blvd 206, Toledo, OH 43614-1501

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Feb 02 2021 08:58:00	BMW Bank of North America, c/o AIS Portfolio Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15470826	EDI: URSI.COM	Feb 02 2021 08:58:00	Altran Financial, Box 722929, Houston, TX 77272-2929
15476257	+ EDI: AISACG.COM	Feb 02 2021 08:58:00	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15470829	EDI: BMW.COM	Feb 02 2021 08:58:00	BMW Financial Services, PO Box 3608, Dublin, OH 43016
15470827	+ EDI: TSYS2.COM	Feb 02 2021 08:58:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
15470828	+ EDI: CITICORP.COM	Feb 02 2021 08:58:00	Best Buy/CBNA, PO Box 6217, Sioux Falls, SD 57117-6217
15470832	+ EDI: CAPITALONE.COM	Feb 02 2021 08:58:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15470835	+ EDI: CITICORP.COM	Feb 02 2021 08:58:00	Citicards CBNA, POB 6241, Sioux Falls, SD 57117-6241
15470839	Email/Text: DEbankruptcy@domenergy.com	Feb 02 2021 08:06:00	Dominion Energy Virginia, PO Box 26543, Richmond, VA 23290

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15470841	+ EDI: USBANKARS.COM	Feb 02 2021 08:58:00	Elan Financial Svcs, PO BOX 790084, Saint Louis, MO 63179-0084
15470843	EDI: JPMORGANCHASE	Feb 02 2021 08:58:00	JPMBC, PO BOX 15298, Wilmington, DE 19850
15470844	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 02 2021 08:06:00	Kohls Department Stores, PO Box 3115, Milwaukee, WI 53201-3115
15470847	Email/Text: bknotices@mbandw.com	Feb 02 2021 08:08:00	McCarthy Burgess & Wolff, 26000 Cannon Rd, Cleveland, OH 44146-1807
15470848	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 02 2021 07:49:25	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
15470852	Email/Text: goalrealignment@payoff.zendesk.com	Feb 02 2021 08:05:00	Payoff Inc, 3200 Park Center Dr, Costa Mesa, CA 92626-7163
15470853	+ Email/PDF: clerical@simmassociates.com	Feb 02 2021 07:49:31	SIMM Associates Inc., 800 Pencader Drive, Newark, DE 19702-3354
15470857	EDI: VERIZONCOMB.COM	Feb 02 2021 08:58:00	Verizon Virginia, Inc., 500 Technology Dr # 500, Weldon Spring, MO 63304-2225

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Old Towne Retail Investments, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2021 at the address(es) listed below:

Name	Email Address
Christopher L. Perkins	on behalf of Creditor Old Towne Retail Investments LLC cperkins@eckertseamans.com
H. Jason Gold	jason.gold@nelsonmullins.com VA19@ecfbis.com;jgold@ecf.epiqsystems.com;hjc@trustesolutions.net;robert.ours@nelsonmullins.com;alex.reilly@nelsonmullins.com
John P. Fitzgerald, III	ustpregion04.ax.ecf@usdoj.gov
Kristen S. Eustis	on behalf of U.S. Trustee John P. Fitzgerald III Kristen.S.Eustis@usdoj.gov

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Robert R. Weed

on behalf of Debtor Melissa G Krumbein robertweedlaw@yahoo.com
atty_robertweedcases@trustesolutions.com;Rvnotices@gmail.com;robertweedcases@gmail.com;LawOfficesOfRobertWeed@jubi
leebk.net

TOTAL: 5